



MONTHLY PAYMENTS FAQs

Do I have to sign up for Monthly Payments?

All customers are automatically signed up to 'Monthly Payments'. We don't offer alternative payment options.

What are the benefits of Monthly Payments?

We want to make paying for our lessons hassle-free for our customers! Monthly Payments mean a smaller, manageable amount to pay each month. You don't have to remember when payments are due and your child's space in their class won't be at risk from payments not being made on time. There's also no need for us to send payment reminders and chasing emails, something we know our customers really don't like!

How much will I pay each month?

Your **initial fee paid when joining will be for 10 x the lesson fee**. Your subsequent monthly payments, the date of which will be advised by your local office, will only be a maximum of **4 x the lesson fee**. The first of these regular monthly payments will be taken on the second monthly payment date occurring after your initial payment.

If you have any credits on your account at the time a payment is due e.g. cancelled lesson credit or remaining Gift Voucher balance, they will be used to reduce the actual amount taken that month. If you have 10 or more lessons paid for in any month, no payment will be taken.

Twice a year, in **January and August**, we take a **balancing payment**.

What is a Balancing Payment?

As there are weeks during the year when we don't swim, in January and August we replace your regular monthly payment with a Balancing Payment to make sure you are never paying for too many lessons in advance. These payments will never be more than your regular monthly payment of 4 x your lesson fee and may well be less, depending on how many lessons you already have in the bank!

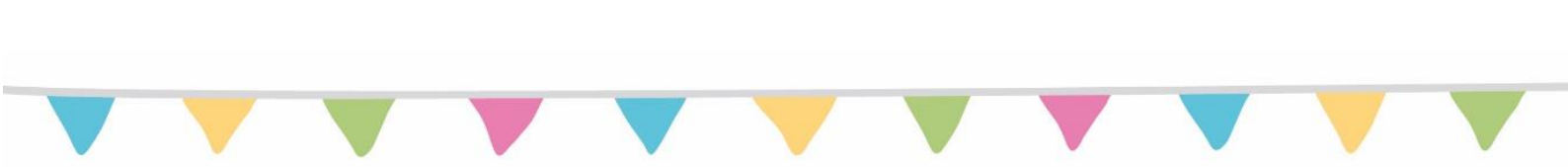
- If you have paid for 7 lessons or more in advance - no payment is made
- If you have paid for 6 lessons in advance, payment is taken for 1 lesson
- If you have paid for 5 lessons in advance, payment is taken for 2 lessons
- If you have paid for 4 lessons in advance, payment is taken for 3 lessons
- If you have paid for 3 lessons or less in advance, payment is taken for 4 lessons
- You will never pay for more than 4 lessons in a balancing month

You will receive a detailed monthly payment schedule via email when you first join. We will then send you an updated schedule twice a year in January and August when we take Balancing Payments and also at any time your child moves class.

You can also view your payment schedule at any time via your 'My Puddle Ducks' account.

Can I use a Puddle Ducks Swimming Lessons Gift Voucher to pay for my class?

Yes of course! If you're a new customer and want to use one of our 'Swimming Lessons Gift Vouchers' to pay or part pay for your initial 10 lessons, please input your unique voucher code on



the basket page. If you're an existing customer, please redeem the voucher by logging into your 'My Puddle Ducks' online account, clicking on the 'Redeem Swimming Lessons Gift Voucher' button for the child the voucher belongs to, and inputting the unique voucher code. Alternatively you can phone your local Puddle Ducks office at least one week before your next payment is due to be taken and they will process this for you. If the payment is less than the gift voucher value the excess voucher value will remain on your account and will reduce your next monthly payment amount.

Are recurring payments the same as Direct Debits?

No, recurring payments are different from Direct Debits. Recurring payments are taken from a valid debit or credit card and not directly from your bank account.

How secure are my card details?

Our payment processing partners, Sage Pay, store your card details and meet all data protection requirements.

Can I change the card that the Monthly Payment is taken from?

Yes, it is your responsibility to update your card details to ensure payments are being taken from a valid card. You can update your card details via your 'My Puddle Ducks' online account using the 'Change Card Details' button on the Overview page. As long as this is done at least three days before the payment due date, the new card details will be saved for future recurring payments.

What happens if my card expires before the payment due date?

It is your responsibility to update your card details to ensure payments are being taken from a valid card. You can update your card details via your 'My Puddle Ducks' online account using the 'Change Card Details' link. As long as this is done at least three days before the payment due date, the new card details will be saved for future recurring payments. If you forget to update an expired card before your payment due date, you will be sent an email saying your payment has failed, reminding you to check if your card details are up to date.

What happens if the Monthly Payment fails for any reason?

If an automatic payment fails, for example because your card has expired, we will notify you and retry 3 days later (this gives you an opportunity to update your card details). You will be notified by email if the second attempt is also unsuccessful. A manual payment to your local Puddle Ducks office will then be required to retain your child's space in the class.

I want to stop swimming with Puddle Ducks. How do I stop my Monthly Payments?

You just need to give your local Puddle Ducks office 30 days notice in writing (an email is fine). You'll need to pay for any of your lessons that are within your notice period. If you've got paid-for lessons that run beyond your 30 days notice period you can, of course, attend these. Any applicable refunds will be made after your last agreed lesson to ensure we take into account any lesson cancellation credits that may be issued.

Who should I contact if I wish to discuss my payments?

Please contact your local Puddle Ducks office. Contact details can be found on our website.